

<b>Information to identify the case:</b>			
Debtor 1	<b>Scott A. Carmino</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>18-24604-TPA</b>		
Social Security number or ITIN		<b>xxx-xx-8108</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 11/28/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Scott A. Carmino	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	741 Prince Street North Versailles, PA 15137	
<b>4. Debtor's attorney</b> Name and address	Michael S. Geisler 201 Penn Center Blvd., Suite 524 Pittsburgh, PA 15235	Contact phone 412-613-2133 Email: <a href="mailto:m.s.geisler@att.net">m.s.geisler@att.net</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 12/27/18

**For more information, see page 2**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 4/5/19**

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 2/6/19**

**Filing deadline: 5/28/19**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:  
**2/4/19 at 02:00 PM** , Location: **3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Scott A. Carmino  
 Debtor

Case No. 18-24604-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Dec 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2018.

db +Scott A. Carmino, 741 Prince Street, North Versailles, PA 15137-1137  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14969441 +Franklin American Mortgage, 425 Phillips Blvd., Trenton, NJ 08618-1430  
 14969442 Global Payment, P.O. Box 61158, Chicago, IL 60666  
 14956310 North Versailles Twp. Sanitary Auth., 1401 Greensburg Avenue, #4, Verona, PA 15147  
 14969444 Santander Consumer USA, P.O. Box 961425, Fort Worth, TX 76161  
 14969445 +Tara Carmino, 741 Prince Street, North Versailles, PA 15137-1137

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: m.s.geisler@att.net Dec 28 2018 02:41:18 Michael S. Geisler,  
 201 Penn Center Blvd., Suite 524, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2018 02:42:22 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 28 2018 02:42:32  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14969437 +E-mail/Text: aleasure@autotrakk.com Dec 28 2018 02:43:38 Autotrakk, LLC.,  
 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416  
 14969438 +EDI: CAPITALONE.COM Dec 28 2018 07:03:00 Capital One, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 14969439 +EDI: CRESCENTBANK.COM Dec 28 2018 07:03:00 Crescent Bank and Trust,  
 5401 Jefferson Highway, Suite D, New Orleans, LA 70123-4232  
 14969440 +EDI: AMINFOFP.COM Dec 28 2018 07:03:00 First Premier Bank, 601 S Minnesota Avenue,  
 Sioux Falls, SD 57104-4868  
 14969443 EDI: PRA.COM Dec 28 2018 07:03:00 Portfolio Recovery Associates,  
 120 Corporate Blvd., Suite 1, Norfolk, VA 23502  
 14969446 EDI: AIS.COM Dec 28 2018 07:03:00 Verizon c/o American Infosource, LP, P.O. Box 248838,  
 Oklahoma City, OK 73124-8838

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Cenlar as servicer for Citizens Bank, N.A.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Cenlar as servicer for Citizens Bank, N.A.  
 bkgroup@kmlawgroup.com  
 Michael S. Geisler on behalf of Debtor Scott A. Carmino m.s.geisler@att.net,  
 msgeis@yahoo.com;michaelgeisler13@gmail.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4